

Certificate Number: 06501-NJ-DE-033431513

Bankruptcy Case Number: 19-23132



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 18, 2019, at 3:46 o'clock PM CDT, Julio Sosa completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 18, 2019 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager